

## Supplementary Information

## Annex 7: Decade at a Glance

As at December 31, Rs. Mn.	CAGR %	2019	2018
<b>Assets</b>			
Cash and cash equivalents		52,535	39,534
Balances with Central Banks		39,461	54,385
Placements with banks		24,527	19,899
Government treasury bills, bonds and other securities		-	-
Securities purchased under resale agreements		13,148	9,514
Derivative financial assets		1,831	7,910
Dealing securities		-	-
Other financial instruments – Held for trading		-	-
Financial assets recognised through profit or loss – Measured at fair value		21,468	5,520
Loans and receivables to banks		-	-
Financial assets at amortised cost – Loans and advances to banks	15.13	758	763
Loans and receivables to other customers		-	-
Financial assets at amortised cost – Loans and advances to other customers		884,646	861,100
Bills of exchange		-	-
Lease receivable		-	-
Loans and advances		-	-
Investments held to maturity		-	-
Financial investments – Held to maturity		-	-
Financial investments – Loans and receivables		-	-
Financial assets at amortised cost – Debt and other financial instruments		101,145	83,855
Financial investments – Available for sale		-	-
Financial assets measured at fair value through other comprehensive income		197,568	176,507
<b>Total financial assets</b>		<b>1,337,087</b>	<b>1,258,987</b>
Investments in subsidiaries		5,011	4,264
Investments in associates		44	44
Property, plant & equipment		20,436	15,301
Intangible assets		1,080	906
Leasehold property		71	72
Deferred tax assets		294	-
Other assets		23,323	23,911
<b>Total assets</b>	15.39	<b>1,387,346</b>	<b>1,303,485</b>
<b>Liabilities</b>			
Due to banks		51,506	50,101
Derivative financial liabilities		1,495	8,022
Securities sold under repurchase agreements		51,220	49,104
Due to other customers/deposits from customers	15.89	-	-
Financial liabilities at amortised cost – due to depositors		1,053,308	983,037
Other borrowings		-	-
Financial liabilities at amortised cost – other borrowings		23,249	25,362
Current tax liabilities		4,968	6,566
Deferred tax liabilities		-	646
Other provisions		-	-
Other liabilities		30,497	24,208
Due to subsidiaries		54	41
Subordinated liabilities		37,887	37,992
<b>Total liabilities</b>		<b>1,254,184</b>	<b>1,185,079</b>
<b>Shareholders' funds</b>			
Stated capital		40,917	39,148
Statutory reserves		8,205	7,354
Retained earnings		5,144	5,063
Other reserves		78,896	66,841
<b>Total liabilities and shareholders' funds</b>	15.39	<b>1,387,346</b>	<b>1,303,485</b>
Commitments and contingencies		579,999	658,722

CAGR – Compounded Annual Growth Rate

LKASs and SLFRSs							SLAS
2017	2016	2015	2014	2013	2012	2011	2010
33,225	30,194	20,044	20,592	14,262	19,733	12,911	6,137
44,801	43,873	28,221	19,634	18,432	18,168	17,343	12,189
17,633	11,718	17,194	14,508	4,132	16,163	11,674	4,420
-	-	-	-	-	-	-	114,541
-	-	8,002	41,198	8,946	3,697	1,542	68
2,335	1,053	4,118	460	838	1,351	40	-
-	-	-	-	-	-	-	283
4,411	4,988	7,656	6,327	6,379	6,041	6,418	-
-	-	-	-	-	-	-	-
641	624	601	551	546	629	580	-
-	-	-	-	-	-	-	-
737,447	616,018	508,115	405,431	353,062	337,247	286,314	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	5,291
-	-	-	-	-	-	-	11,019
-	-	-	-	-	-	-	200,729
-	-	-	-	-	-	-	2,366
63,563	60,981	-	-	-	-	-	-
48,712	51,824	57,724	50,436	48,943	31,971	26,630	-
-	-	-	-	-	-	-	-
154,714	160,023	204,244	214,208	131,757	57,963	61,415	-
-	-	-	-	-	-	-	-
1,107,482	981,296	855,919	773,345	587,297	492,963	424,867	357,043
3,066	2,435	1,237	1,211	289	303	315	354
44	44	44	44	44	44	44	44
14,635	10,308	9,969	9,953	8,387	8,221	7,907	5,930
777	641	466	439	468	497	467	419
73	74	74	75	76	77	78	79
-	964	-	-	-	449	360	-
17,297	16,439	12,096	10,543	9,426	9,189	7,291	6,191
1,143,374	1,012,201	879,805	795,610	605,987	511,743	441,329	370,060
57,121	67,609	30,319	25,261	14,194	4,894	11,574	-
3,678	1,515	1,891	1,193	1,412	84	435	-
49,677	69,867	112,385	124,564	45,519	31,760	41,235	45,774
850,128	739,563	624,102	529,361	451,153	390,612	323,755	259,779
-	-	-	-	-	-	-	-
23,786	9,270	9,986	11,637	8,654	15,823	8,368	14,371
-	-	-	-	-	-	-	-
4,144	3,441	3,002	1,998	1,759	2,802	1,305	2,448
3,275	-	231	2,574	1,563	1,698	1,594	892
-	2	2	2	2	2	1	-
19,225	17,710	15,547	17,444	9,827	10,363	8,162	11,367
75	20	26	19	16	22	30	-
25,166	24,850	11,973	11,045	10,944	1,106	1,106	2,127
1,036,275	933,847	809,464	725,098	545,043	459,166	397,565	336,758
37,144	24,978	23,255	21,458	19,587	18,009	16,474	10,811
6,477	5,648	4,922	4,327	4,035	3,433	2,890	2,472
4,987	4,464	4,389	4,258	4,233	4,178	2,547	1,516
58,491	43,264	37,775	40,469	33,089	26,957	21,853	18,503
1,143,374	1,012,201	879,805	795,610	605,987	511,743	441,329	370,060
564,795	498,305	521,232	352,453	295,452	279,593	234,551	196,617

## Supplementary Information ⊗ Annex 7: Decade at a Glance

For the year ended December 31, Rs. Mn.	CAGR %	2019	2018
<b>Operating results</b>			
Gross income	15.84	148,706	138,049
Interest income		127,780	117,466
Interest expenses		(80,571)	(72,524)
Foreign exchange profit		6,726	7,900
Commission and other income		12,082	12,683
Operating expenses and impairment		(43,678)	(39,934)
Profit before tax	9.39	22,339	25,591
Income tax expenses		(5,314)	(8,047)
Profit for the year	10.10	17,025	17,544
<b>Ratios</b>			
Return on average-shareholders' funds (%)		13.54	15.56
Income growth (%)		7.72	20.72
Return on average assets (%)		1.27	1.43
Dividend per share		6.50	6.50
Ordinary share dividend cover (times)		2.55	2.67
Gross Dividends (Rs. Mn.) to ordinary shareholders		6,678.79	6,570.96
Advances to deposits and refinance (%)		86.74	86.96
Property, plant and equipment to shareholders' funds (%)		16.21	13.75
Total assets to shareholders' funds (times)		10.42	11.01
Capital funds to liabilities including contingent liabilities (%)		7.26	6.42
Cost/income ratio (%)		49.41	46.35
Liquid assets ratio – Domestic Banking Unit (DBU) (%)		30.42	24.47
Liquid assets ratio – Offshore Banking Centre (OBC) (%)		25.25	30.20
(As specified in the Banking Act No. 30 of 1988)			
Group capital adequacy (%) Tier I		N/A	N/A
Tier I & II		N/A	N/A
Group capital adequacy (%) (under Basel III)			
Common equity Tier I capital ratio		12.40	11.43
Tier I capital ratio		12.40	11.43
Total capital ratio		16.18	15.62
<b>Share information</b>			
Market value of a voting ordinary share (Rs.)		95.00	115.00
Earnings per share (Rs.)		17	17
Price earnings ratio (times)		5	7
Net assets value per share (Rs.)		130	117
Earnings yield (%)		17	15
Dividend payout ratio (%) – Cash		27	26
Total dividend payout ratio (%)		39	37
<b>Other information</b>			
Number of employees		5,062	5,027
Number of delivery points – Sri Lanka		268	266
Number of delivery points – Bangladesh	2.81	19	19
Number of automated teller machines	7.03	885	850

CAGR – Compounded Annual Growth Rate

LKASs and SLFRSs							SLAS
2017	2016	2015	2014	2013	2012	2011	2010
114,357	93,143	77,868	72,753	73,736	63,395	45,860	41,522
103,034	80,738	66,030	61,832	62,764	52,685	38,356	34,740
(64,011)	(47,915)	(35,685)	(34,610)	(36,879)	(29,830)	(19,650)	(18,328)
588	2,326	2,877	1,481	1,996	4,687	2,322	1,741
10,735	10,079	8,961	9,440	8,976	6,023	5,182	5,041
(28,400)	(25,177)	(25,040)	(22,407)	(22,347)	(19,270)	(15,313)	(13,876)
23,183	20,051	17,143	15,736	14,510	14,295	10,897	9,318
(6,602)	(5,539)	(5,240)	(4,556)	(4,065)	(4,197)	(3,014)	(3,794)
16,581	14,512	11,903	11,180	10,445	10,098	7,883	5,524
17.88	19.52	16.90	17.01	18.40	20.96	20.28	17.87
24.10	19.62	7.03	0.96	16.31	38.24	10.45	(5.07)
1.54	1.53	1.42	1.60	1.87	2.12	1.94	1.60
6.50	6.50	6.50	6.50	6.50	6.50	6.00	7.00
2.62	2.25	2.09	1.99	1.89	1.86	1.61	2.09
6,477.12	5,769.02	5,700.24	5,700.24	5,522.47	5,421.42	4,904.70	2,642.25
86.07	82.69	80.84	75.89	77.48	82.01	83.30	80.97
14.46	14.07	14.94	14.85	14.65	16.73	19.31	19.30
10.68	12.92	12.51	11.28	9.94	9.73	9.92	11.11
6.69	5.47	5.29	6.54	7.25	7.12	6.92	6.26
51.08	51.06	48.92	49.26	45.59	47.02	50.70	54.69
27.28	27.19	26.24	33.15	33.66	25.40	25.70	29.93
30.95	30.19	49.13	31.43	29.38	34.16	27.77	30.57
N/A	11.59	11.55	13.07	13.30	12.63	12.11	10.86
N/A	16.01	14.28	16.22	16.93	13.84	13.01	12.26
12.12	-	-	-	-	-	-	-
12.12	-	-	-	-	-	-	-
15.70	-	-	-	-	-	-	-
135.80	145.00	140.20	171.00	120.40	103.00	100.00	259.90
17	16	13	13	12	12	9	7
8	9	10	13	10	9	11	18
108	88	80	81	72	63	54	44
13	11	10	8	10	12	9	6
26	28	33	35	37	37	42	34
38	40	48	50	53	54	62	48
4,982	4,987	4,951	4,852	4,730	4,602	4,524	4,321
261	255	246	239	235	227	213	187
19	19	18	18	18	17	17	17
775	677	640	625	604	572	514	414